

Attorney Docket No. CSHE. P004  
Application No. 10/040,929

Att. Docket No. CSHE.P004

PATENT

**IN THE UNITED STATES PATENT OFFICE**

In Re Patent Application of: )  
Venkatachari Dilip, et al. ) Examiner: Greimel, Jocelyn  
Application No. 10/040,929 ) Art Unit: 3693  
Filed: December 31, 2001 )  
For: METHOD AND APPARATUS FOR )  
MANAGING TRANSACTIONS )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Submission of Information Disclosure Statement**

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 (Substitute). Copies of references that are not U.S. Patents or U.S. Patent Publications are also enclosed. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

This Information Disclosure Statement is being submitted pursuant to 37 C.F.R. § 1.97(c) and is accompanied by an Authorization to charge our credit card for the fee under 37 C.F.R. § 1.17(p).

12/04/2006 EAREGAY1 00000082 10040929

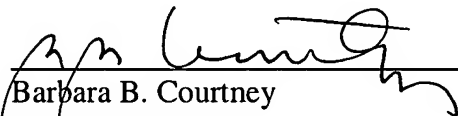
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Pursuant to 37 C.F.R. § 1.97(h), the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

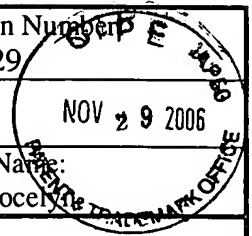
Respectfully submitted,  
Courtney Staniford & Gregory LLP

Dated: 11-27-06

  
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Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P004	Application Number: 10/040,929
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>	Filing Date: December 31, 2001	Art Unit: 3693
	First Named Inventor: Venkatachari Dilip	Examiner Name: Greimel, Jocelyn

**U.S. PATENT DOCUMENTS**

Exam. Initial*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (If known)			
		6,240,399		Frank, et al.	05-2001	
		5,884,285		Atkins	03-1999	
		6,374,231		Bent, et al.	04-2002	
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		4,346,442		Musmanno	08-1982	
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		6,609,128		Underwood	08-2003	
		6,697,860		Kung	02-2004	
		6,792,082		Levine	09-2004	
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		6,473,800		Jerger, et al.	10-2002	
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		6,199,077		Inala, et al.	03-06-2001	
		7,013,310		Messing, et al.	03-14-2006	
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		6,405,245		Burson, et al.	06-11-2002	
		6,412,073		Rangan	06-25-2002	
		6,510,451		Wu, et al.	01-21-2003	

Examiner Signature		Date Considered	
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<sup>1</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P004	Application Number: 10/040,929
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	First Named Inventor: Venkatachari Dilip	Examiner Name: Greimel, Jocelyn

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Exam. Initial*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (If known)			
		6,567,850		Freishtat, et al.	05-20-2003	
		6,594,766		Rangan, et al.	07-15-2003	
		6,633,910		Rajan	10-14-2003	
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		7,031,939		Gallagher	04-18-2006	
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		5,940,809		Musmanno, e tal.	08-1999	

**FOREIGN PATENT DOCUMENTS**

Exam. Initial*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD- YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (If known)				
			WO 97-19406		Mitsubishi Chemical	05-29-1997		
			WO 01-88674A2		Grove Networks	11-22-2001		
			GB 2392262		Hewlett Packard	02-25-2004		
			JP1014940 4A		DBTEN	06-02-1998		

Examiner Signature		Date Considered	
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	First Named Inventor: Venkatachari Dilip	Examiner Name: Greimel, Jocelyn

### NON PATENT LITERATURE DOCUMENTS

Exam. Initial*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Dartmouth Research & Consulting Glossaries, 2000 (Pages 1-9)	
		Bruce Schneier, APPLIED CRYPTOGRAPHY, Second Edition, Protocols, Algorithms, and Source Code in C, Pgs 30-32	

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Dawn Rose

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(Signature of person mailing paper or fee)

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(Date signed)

Serial/Patent No.: 10/040,929 Filing/Issue Date: 12/31/01 Client: Cashedge, Inc.

Title: METHOD AND APPARATUS FOR MANAGING TRANSACTIONS

Atty. Docket No.: CSHE.P004

Date Mailed 11/29/06

The following has been received in the U.S. Patent & Trademark Office on the date stamped hereon:

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| <input type="checkbox"/> Amendment/Response (pgs.)  | <input type="checkbox"/> Petition for Extension of Time ( month(s))             |
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| <input type="checkbox"/> Application - Utility ( pgs.)  | <input type="checkbox"/> Issue Fee Transmittal                                  |
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| <input type="checkbox"/> Application - Rule 1.53(b) CIP ( pgs.)                                 | <input type="checkbox"/> Appeal Brief ( pgs. in triplicate)                     |
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| <input type="checkbox"/> Application - Provisional ( pgs.)                                      | <input type="checkbox"/> Utility Patent Application Transmittal                 |
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| <input type="checkbox"/> Declaration ( pgs.)  | <input checked="" type="checkbox"/> Itemized Postcard                           |
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